

## ABSTRACT

A system and method that enables a user to access content data over a network by retrieving information from a provider via the network. A determination is made whether the content data requires payment of a fee by the user. If the content data requires a fee, a determination is made whether payment for the content data has been pre-approved by user-defined parameters. If the fee has been pre-approved by the user, the user incurs a charge for the content data. The content data is displayed to the user and the fees are accumulated by a third party provider. The third party provides pays the content provider the amount of the accumulated fees and the user makes payment to the third party provider. The method and system is also used to provide payment of royalties for content retrieved from a network and to purchase items advertised over a network, such as the Internet.